

Balanced-Portfolio

Data as of 30.6.2022

Risk Propensity



Balanced: The fund portfolio is suitable for clients seeking a balanced portfolio with relative risk.

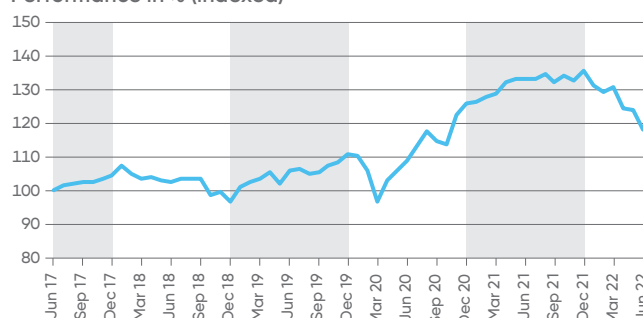
Investment Objective

This portfolio gives equal priority to security and returns. It invests extensively in funds in which the bulk of the assets held consist of fixed-interest securities. These are combined with higher-risk funds in a balanced ratio.

The portfolio is actively managed on the basis of a professional top-down approach and undergoes continuous monitoring.

Temporary controlled deviations from the investment strategy are permitted, depending on the market situation. All funds are selected according to YOUPLUS's tried-and-tested 4P fund selection process, which ensures that only the best fund managers in a given asset class are included in our fund portfolios.

Performance in % (indexed)



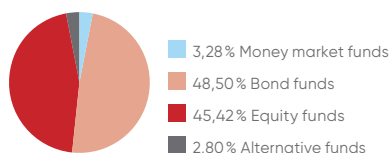
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in %	YTD 2022	2021	2020	2019	2018	since Inc.
Portfolio	-12,95	7,68	13,53	14,68	-7,56	126,22
Benchmark*	-14,09	6,02	9,82	14,32	-5,00	

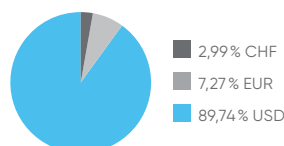
in %	1 M	1 Y	3 Y	5 Y	5 Y p.a.	15 Y	15 Y p.a.
Portfolio	-4,90	-11,49	11,32	17,94	3,35	51,41	2,80
Benchmark*	-4,58	-12,55	4,50	14,18	2,69		

* Customised Benchmark

Asset Allocation



Currency Allocation



Top 5 Holdings

Category	ISIN	Currency	%
Pictet-USD Short Mid-Term Bds-P	LU0175073625	USD	25,26
JPM Funds - America Equity Fund - A	LU0210528500	USD	22,15
Swiss Rock (Lux) SICAV - Absolute Return Bond Fund Plus E USD	LU1090786119	USD	15,68
UBS (Lux) Equity Fund - Global Sustainable USD	LU0076532638	USD	10,53
PIMCO GIS Global Bond Fund USD	IE0002461055	USD	4,95
% of Top 5			78,57
Total Holdings			12

Operations

Reference Currency	USD	Inception Date	7.5.1999
Reference Currency Share	at least 60% USD	Portfoliomangement	YOUPLUS Assurance SCHWEIZ AG
Management Fee (max) p.a.	0,50%	Total Net Assets USD (mil)	1,7

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